EXHIBIT BA

11/13/01

11:58

DAVID R KAMENSTEIN > 2128384061

NO.032 P01

DAVID R. KAMENSTEIN 306 CHILEAN AVENUE PALM BEACH, FL. 33480 BY FAX

November 13, 2001

Bernard L. Madoff, Inc. 885 Third Avenue New York, New York 10022

Attn: Jodi Crupi

Dear Jodi,

This confirms your conversation with Stephen Chaplin. Please take the following amounts from the following accounts and consolidate them into one wire transfer to First Union Bank for credit to David and Carol Kamenstein CAP account #REDACTED822. The ABA routing number is 063000021.

 Carol and David Kamenstein
 Acct # 1-CM247-3-0
 \$426,000 - 5 - 11/19

 Tracy Kamenstein
 Acct # 1-CM596-3-0
 \$87,000 5 - 11/19

 Sloan Kamenstein
 Acct # 1-CM597-3-0
 \$87,000 5 - 11/19

 Total
 \$600,000

If you have any questions or if we can provide any further assistance, please do not hesitate to ask Stephen or our bookkeeper, Kathy Foster 561 832 6566.

Thank you very much

Very truly yours,

David R. Kamehstein

Ca. Stanhan Charlin